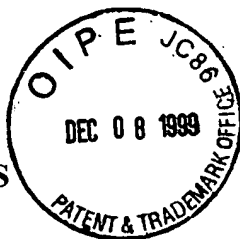


Docket No. CITI0123-US



0309/0210

GAU 2761

PATENT

2700
10-5

#5

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Ronald PADALINO, et al.

Art Unit: 2761

Serial No. 09/387,381

Examiner: Not Assigned

Filed: September 2, 1999

For: SYSTEM AND METHOD FOR AUTOMATED DEBITING AND SETTLING
OF FINANCIAL TRANSACTIONS

RECEIVED
DEC 09 1999
Group 2700

INFORMATION DISCLOSURE STATEMENT

RECEIVED
FEB 3 2000
Group 2700

Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98, and MPEP § 609, Applicant(s) hereby bring the references noted on the attached Form PTO-1449 to the attention of the Patent Examiner. Copies of the references are enclosed for the Patent Examiner's convenience.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine the materiality, if any, of the noted references to the claimed invention. See 37 C.F.R. §§ 1.104(a)(1998)(conferring upon the PTO the duty to consider and use any such information). It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

If the Patent Examiner has any questions or wishes to discuss this application, the Patent Examiner is kindly requested to telephone the undersigned.

Since this statement is being filed before the first Office Action has been mailed, no fees are believed to be necessary. However, the Office is hereby authorized to charge Deposit Account No. 11-0855 for any deficiencies. A copy of this correspondence is attached solely for this purpose.

Respectfully submitted,


George T. Marcou
Registration No. 33,014

Date: 12/1/99
KILPATRICK STOCKTON LLP
700 Thirteenth Street, N.W.
Suite 800
Washington, D.C. 20005
(202) 508-5800